

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

BRIDGETT L RUSSELL

Debtor(s)

Case No. 15-05347

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2015.
- 2) The plan was confirmed on 04/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/03/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/07/2016.
- 6) Number of months from filing to last payment: 20.
- 7) Number of months case was pending: 23.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,600.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,600.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,385.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$365.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,750.60**

Attorney fees paid and disclosed by debtor: \$615.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCREDITED HOME LENDERS INC	Unsecured	0.00	NA	NA	0.00	0.00
AMC MORTGAGE SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	15,475.00	23,222.00	23,222.00	2,333.22	1,684.22
CAPITAL ONE AUTO FINANCE	Unsecured	7,747.00	NA	2,350.84	235.08	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	NA	0.00	1,071.42	107.14	0.00
CITY OF CHICAGO DEPT OF FINANCE	Secured	NA	1,071.42	1,071.42	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	NA	0.00	0.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	3,000.00	3,351.15	3,351.15	167.60	0.00
COLLEGIATE FUNDING SVC	Unsecured	0.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	323.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	0.00	NA	NA	0.00	0.00
ECMC	Unsecured	0.00	105,886.08	105,886.08	0.00	0.00
EFS FIN	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
GRANT & WEBER	Unsecured	130.00	NA	NA	0.00	0.00
GRANT & WEBER	Unsecured	100.00	NA	NA	0.00	0.00
ICE MOUNTAIN SPRING WATER	Unsecured	162.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	845.88	845.88	84.59	0.00
NATIONWIDE RECOVERY	Unsecured	0.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	627.24	1,816.69	1,816.69	181.67	0.00
OCWEN LOAN SERVICING LLC	Unsecured	0.00	NA	NA	0.00	0.00
P H E A A/h C B	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	558.80	558.80	55.88	0.00
SALLIE MAE	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	214.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	300.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,500.00	2,544.90	2,544.90	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$23,222.00	\$2,333.22	\$1,684.22
All Other Secured	\$1,071.42	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$24,293.42</b>	<b>\$2,333.22</b>	<b>\$1,684.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$118,425.76</b>	<b>\$831.96</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,750.60</u>
Disbursements to Creditors	<u>\$4,849.40</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$8,600.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/10/2017

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.